Case 16-39527 Doc 1 Filed 12/15/16 Entered 12/15/16 17:29:58 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Sade	-
	identification (for example,	First name	First name
	your driver's license or	Shanay Middle name	Middle name
	passport).		widdle name
	Bring your picture	Green Last name	Last name
	identification to your meeting with the trustee.	Lastrianie	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	XXX - XX - 5105	XXX - XX
	number or federal		
	Individual Taxpayer	OR	OR
	Identification number	O	0
		9xx - xx	9xx - xx

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Document Green Sade Shanay Debtor 1 Case Number (if known) _

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN		
5. Where you live	8458 S. May Number Street	If Debtor 2 lives at a different address: Number Street		
	Chicago IL 60620 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street		
	P.O. Box City State ZIP Code	P.O. Box City State ZIP Code		
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408		

Case 16-39527 Doc 1 Filed 12/15/16 Entered 12/15/16 17:29:58 Desc Main Page 3 of 65 Document Shanay Debtor 1 Case Number (if known) Last Name Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No bankruptcy within the District | LNBKE | When | 03/01/2016 | Case Number | 16-07099 last 8 years? Yes. District None ___ When ___ __ Case Number ___ MM / DD / YYYY MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When _____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you _ When Case Number, if known ____ District MM / DD / YYYY

- 11. Do you rent your residence?
- ☐ No. Go to line 12
- Vec Lieuweur landlard abtaine
 - s. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
 - No. Go to line 12.
 - Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debto	Case 16-395	27 Doc Shanay	1 Filed 12/15/ Documen	t Page 4 of 65	5/16 17:29:58 se Number (if known)	Desc Main
Dobto	First Name	Middle Name	Last Name			· · · · · · · · · · · · · · · · · · ·
Par	t 3: Report About Any Busi	nesses You Own	as a Sole Proprietor			
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of bus	siness		
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or		Name of business, if any			
	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street			
	•		City			7in Codo
			City		State	Zip Code
			Check the appropriate bo	ox to describe your business:		
			☐ Health Care Busine	ess (as defined in 11 U.S.C. § 10	01(27A))	
			☐ Single Asset Real E	Estate (as defined in 11 U.S.C. §	§ 101(51B))	
			☐ Stockbroker (as det	fined in 11 U.S.C. § 101(53A))		
			·			
			☐ Commodity Broker	(as defined in 11 U.S.C. § 101(6	6))	
			■ None of the above			
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriate balance shadocuments No. I No. I Yes. I	e deadlines. If you indicate theet, statement of operations do not exist, follow the program not filing under Chapter 1 am filing under Chapter 1 and Bankruptcy Code. am filing under Chapter 1 Bankruptcy Code.	e court must know whether you at that you are a small business one, cash-flow statement, and fe rocedure in 11 U.S.C. § 1116(1) at 11. I, but I am NOT a small business of a small business of a small business deligated that Needs Immediate Attent	debtor, you must attach ederal income tax return (B). ss debtor according to the defeated accor	your most recent or if any of these ne definition in
14.	Do you own or have any	No.				
	property that poses or is	_	What is the be12			
	alleged to pose a threat	∐ Yes. V	Vhat is the hazard?			
	of imminent and indentifiable hazard to					
	public health or safety?		_			
	Or do you own any					
	property that needs		f immediate attention is ne	eeded, why is it needed?		
	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					

What is the hazard?		
If immediate attention is	needed, why is it needed?	
Where is the property?	Number Street	
	City	State ZIP Code

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Debtor 1

Sade Shanay Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

Disability.

My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Debtor 1 Sade Shanay Document Green Page 6 of 65

Case Number (if known)

		16a Are your debts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C. § 101(8)			
. What you h	kind of debts do ave?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
·		No. Go to line 16b. Yes. Go to line 17.					
			business debts? Business debts are debts stment or through the operation of the busine				
		No. Go to line 16c.					
		Yes. Go to line 17.	we that are not consumer debts or business o	lehte			
			we that are not consumer debts or business t				
Are y	ou filing under	No. I am not filing under Ch	apter 7. Go to line 18.				
			er 7. Do you estimate that after any exempt p				
any e	ou estimate that after xempt property is	administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
	ded and nistrative expenses	□Yes.					
•	aid that funds will be able for distribution						
to un	secured creditors?						
	many creditors do stimate that you	■ 1-49 □ 50-99	☐ 1,000-5,000 ☐ 5,001-10,000	☐ 25,001-50,000 ☐ 50,001-100,000			
owe?	•	☐ 100-199	☐ 10,001-10,000 ☐ 10,001-25,000	☐ More than 100,000			
		200-999					
	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion			
estim be wo	ate your assets to orth?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 million \$50,000,001-\$100 million	□\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion			
		\$500,001-\$1 million	□ \$100,000,001-\$500 million	☐More than \$50 billion			
How	much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	ate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
to be	<i>(</i>	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion			
art 7:	Sign Below	— \$600,001 \$111111011	ω φτου,σου,σοτ φουσ πιπισπ	I wore than 400 billion			
	o.g.: 20.0.:	I have a considered their matitions and					
r you		correct.	I declare under penalty of perjury that the info	rmation provided is true and			
		•	ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	· · · · · · · · · · · · · · · · · · ·			
			did not pay or agree to pay someone who is r d read the notice required by 11 U.S.C. § 342				
		I request relief in accordance with	request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
		-	nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for u l 3571.				
		★ /s/ Sade Shanay Green Signature of Debtor 1		ture of Debtor 2			
		12/12/2016	-	de de co			
		Executed on12/13/2016		ited on			

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Debtor 1	Sade Shanay		Green	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

✗ /s/ Cecil Denard Scruggs	Date	Date: 12/15/2016	3
Signature of Attorney for Debtor		MM / DD / YYYY	
Cecil Denard Scruggs			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
	IL State	60603 ZIP Code	
Chicago City Contact Phone 312-332-1800		ZIP Code	aw.cor
City 242 222 4800	State	ZIP Code	aw.cor

Fill in this in	formation to id	entify your case:		
Debtor 1	Sade	Shanay	Green	
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
		for the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS (State)	
Case Number (If known)	•		_	
(

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B 1b. Copy line 62, Total personal property, from Schedule A/B 1c. Copy line 63, Total of all property on Schedule A/B	Your assets Value of what you own \$ 0 \$ 2,025 \$ 2,025
Part 2: Summarize Your Liabilities	
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Your liabilities Amount you owe \$0 \$4,359 \$76,202
4. Schedule I: Your Income (Official Form 106I)	\$1,686.75
Copy your combined monthly income from line 12 of <i>Schedule I</i> 5. <i>Schedule J: Your Expenses</i> (Official Form 106J) Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$1,460.00

Case 16-39527 Doc 1 Filed 12/15/16 Entered 12/15/16 17:29:58 Desc Main Page 9 of 65 Document Debtor 1 Sade Shanav Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 2,193.02 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 4,359.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ 37,795.00

\$ 0.00

\$ 0.00

\$<u>42,15</u>4.00

9d. Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

Fill in this in		a 20527 Doc 1 Finishing Processing Processin	ilod 12/15/16	Entered 12/15/16 17:29:58 0 of 65	B Desc	: Main	
	Sado	Shanay	Groon	0 01 00			
Debtor 1	Sade First Name	Shanay Middle Name	Green Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)		Г	Check if this is	
Case Number (If known)			_		<u> </u>	amended filing	
Official F	orm 106A	/B					
	e A/B: Pr						12/15
ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and accur	ate as possible. If two r needed, attach a separ very question. Real Esate You Own or H		qually		
No. Yes.	Describe	portion you own for all of your e					
you have at	tached for Part	1. Write that number here		>			\$0.00
Part 2:	Describe Your Ve	hicles					
you own that so O3. Cars, vans No. Yes. O4. Watercraft Examples: No. Yes. Add the dol	Describe Describe Describe Describe Describe	es. If you lease a vehicle, also re s, sport utility vehicles, motorcy homes, ATVs and other recreations, personal watercraft, fishing vesses portion you own for all of your e	port it on Schedule G: E coles conal vehicles, other vei cls, snowmobiles, motorcycle ntries fro Part 2, includi	e accessories ng any entries for pages			\$ 0.00
you have at	tached for Part 2	2. Write that number here		>			+ 0.00
Part 3:	Describe Your Pe	rsonal and Household Items					
Do you own o	r have any legal	or equitable interest in any of th	e following items?		ŗ	Current value of to portion you own? Do not deduct secure or exemptions	•
	d goods and furr Major appliances, f Describe	nishings iurniture, linens, china, kitchenware					
		Furniture, linens, small appliances, t	able & chairs, bedroom set		\$1,000	\$	1,000.00
	Televisions and rad	dios; audio, video, stereo, and digital e including cell phones, cameras, media		ers, scanners; music			
Yes.	Describe	Tv, cell phone			\$200	\$	200.00
	Antiques and figuri	nes; paintings, prints, or other artwork collections; other collections, memoral		rt objects;			
Yes.	Describe					\$	0.00

Official Form 106A/B Record # 724163 Schedule A/B: Property Page 1 of 6

Sade

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Desc Main

First Name Middle Name

09.	Examples: and kayaks		hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments	
	No. Yes.	Describe		\$ 0.00
10.	Firearms Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment	<u> </u>
	Yes.	Describe		s 0.00
11.	Clothes Examples: No.	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories	
	Yes.	Describe	Everyday clothes, shoes, accessories \$250	\$ 250.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	<u> </u>
	Yes.	Describe	Costume and Everyday Jewelry \$250	\$ 250.00
13.	Non-farm a Examples:	animals Dogs, cats, birds,	norses	
	Yes.	Describe		\$0.00
14.	Any other No.	personal and h	ousehold items you did not already list, including any health aids you did not list	
	Yes.	Describe	Books, CDs, DVDs & Family Photos \$225	225.00
15.	Add the do	llar value of all	of your entries from Part 3, including any entries for pages you have attached	\$ <u>225.0</u> 0 \$1,925.00
			per here>	
	al t -v:	Describe Your Fire have any legal	ancial Assets	
16.			or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
	Cash Examples:		or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition	portion you own? Do not deduct secured claims
	Examples: No. Yes.	Describe		portion you own? Do not deduct secured claims
17.	Examples: No. Yes. Deposits of Examples:	Describe f money Checking, savings		portion you own? Do not deduct secured claims or exemptions
17.	No. Yes. Deposits of Examples: and other s	Describe f money Checking, savings	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition , or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses,	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 100.00
	Examples: No. Yes. Deposits of Examples: and other s No. Yes. Bonds, mu	Describe If money Checking, savings imilar institutions. Describe	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition , or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lf you have multiple accounts with the same institution, list each. Account Type: Institution name:	portion you own? Do not deduct secured claims or exemptions \$ 0.00
	Examples: No. Yes. Deposits of Examples: and other s No. Yes. Bonds, mu Examples:	Describe If money Checking, savings imilar institutions. Describe	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lf you have multiple accounts with the same institution, list each. Account Type: Institution name: Checking Account Pre-Paid Debit Card	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 100.00 \$ 100.00
18.	Examples: No. Yes. Deposits of Examples: and other s No. Yes. Bonds, mu Examples: No. Yes.	Describe If money Checking, savings imilar institutions. Describe Itual funds, or production of the product	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lif you have multiple accounts with the same institution, list each. Account Type: Institution name: Checking Account Pre-Paid Debit Card publicly traded stocks tment accounts with brokerage firms, money market accounts	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 100.00 \$ 100.00

Sade

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Desc Main

First Name

Middle Name

Document Last Name

20.	Governmei	nt and corpora	te bonds and other negotiable	and non-negotiable instruments		
	•		·	s, promissory notes, and money orders.		
	_	able instruments a	are those you cannot transfer to som	eone by signing or delivering them.		
	No.					
	Yes.	Describe	Issuer name:			
		_			\$	0.00
21.		or pension ac		**************************************		
		nterests in IRA, E	ERISA, Keogn, 401(k), 403(b), thrift s	savings accounts, or other pension or profit-sharing plans		
	No.					
	Yes.	Describe	Type of account and Institution			
			401(k) or similar plan	403b	\$	Unknown
			Pension plan	Current Employer	\$	Unknown
						0.00
22.	Security de	posits and pre	epayments		· 	
	Your share	of all unused dep	osits you have made so that you ma	y continue service or use from a company		
	Examples: /	Agreements with	landlords, prepaid rent, public utilities	s (electric, gas, water), telecommunications		
	No.					
	Yes.	Describe	Institution name or individual:			
					\$	0.00
23.	Annuities (A contract for	a periodic payment of money t	o you, either for life or for a number of years)		
	No.					
	Yes.	Describe	Issuer name and description:			
	ш	200020	•		\$	0.00
24.	Interests in	an education	IRA. in an account in a qualifie	ed ABLE program, or under a qualified state tuition program.	*	
			(b), and 529(b)(1).			
	No.					
	Yes.	Describe	Institution name and description	on. Separately file the records of any interests.11 U.S.C. § 521(c):		
		Describe	monation name and decomplic	The coparatory motified to records of any interested. The color of a 100.	\$	0.00
25	Truete on	iitahle or futur	interests in property (other th	nan anything listed in line 1), and rights or powers	Ψ	
-0.	No.	inabio or ratar	a intereste in property (earler a	ian anything noted in this 1), and rights of poriors		
	=					
	Yes.	Describe				0.00
	D-44			an totalla atual mususantu	\$ <u></u>	0.00
26.			emarks, trade secrets, and other ames, websites, proceeds from roya			
	No.	memer domain n	ames, websites, proceeds from roya	ities and incensing agreements		
	=					
	Yes.	Describe				0.00
^-						0.00
21.			l other general intangibles	ciation holdings, liquor licenses, professional licenses		
	No.	bulluling permits,	exclusive licerises, cooperative asso	ciation notalings, liquol licenses, professional licenses		
	=	5 "				
	Yes.	Describe				0.00
					\$	0.00
Mor	ney or prop	erty owed to yo	ou?		Current value of	the
					portion you own	
					Do not deduct secu	red claims
					or exemptions	
28.	Tax refund	s owed to you				
	No.					
	=	December				
	Yes.	Describe				0.00
20	Family sup				\$	0.00
29.		•	eum alimony enqueal eupport child	support, maintenance, divorce settlement, property settlement		
	No.	ast due of lump	sum amnony, spousar support, criid	support, maintenance, divorce settlement, property settlement		
	=					
	Yes.	Describe				0.00
••	0.11				\$ <u></u>	0.00
ას.		unts someone	•	u banafita ajak nay yagatian nay warkara'		
			sability insurance payments, disabilit aid loans you made to someone else	y benefits, sick pay, vacation pay, workers' compensation,		
	No.	my bonems, unp	ala loans you made to someone else	•		
	=	D				
	Yes.	Describe				0.00
					\$ <u></u>	0.00

Sade

Case 16-39527 Shanay

Doc 1

Entered 12/15/16 17:29:58 Page 13 of 65 humber (if known)

Desc Main

First Name Middle Name Filed 12/15/16

Document
Last Name

		insurance polic		
	Examples:	Health, disability, o	or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.		Company Name & Beneficiary:	
	Yes.	Describe		
			Health insurance and term life insurance through employer \$0	0.00
22	Any interes	st in property th	at is due you from someone who has died	\$0.00
JZ.	-		living trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	-	cause someone ha		
	No.			
	Yes.	Describe		
	1 cs.	Describe		\$ 0.00
33.	Claims aga	inst third partie	s, whether or not you have filed a lawsuit or made a demand for payment	•
•••	_	-	ment disputes, insurance claims, or rights to sue	
	No.			
	Yes.	Describe]
	1 63.	Describe		\$ 0.00
34.	Other cont	ingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights	<u> </u>
	No.	3	,	
	=	Describe		1
	Yes.	Describe		\$ 0.00
35	Any financ	ial accete vou c	lid not already list	\$0.0
JJ.	No.	iai assets you c	nu not aneauy not	
	=			1
	Yes.	Describe		\$ 0.00
				\$0.00
26	Add the de	llar value of all	of your entries from Part 4, including any entries for pages you have attached	
				\$102.00
	tor Part 4. v	write that numb	er here>	
P	Part 5:	Describe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	Do you ow	n or have any le	egal or equitable interest in any business-related property?	
	No.			
	INO.			
	Yes.			Comment on how a fither
				Current value of the
				portion you own?
38.	Yes.	receivable or co	mmissions you already earned	portion you own? Do not deduct secured claims
38.	Yes.	receivable or co	mmissions you already earned	portion you own? Do not deduct secured claims
38.	Yes. Accounts r		mmissions you already earned	portion you own? Do not deduct secured claims
38.	Yes.	receivable or co	mmissions you already earned	portion you own? Do not deduct secured claims or exemptions
	Accounts r	Describe		portion you own? Do not deduct secured claims
	Accounts r No. Yes. Office equi	Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
	Accounts r No. Yes. Office equi	Describe		portion you own? Do not deduct secured claims or exemptions
	Accounts r No. Yes. Office equi Examples:	Describe ipment, furnishi Business-related c	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
	Accounts r No. Yes. Office equi	Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions \$
39.	Accounts r No. Yes. Office equi Examples: No. Yes.	Describe ipment, furnishi Business-related c Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions
39.	Accounts r No. Yes. Office equi Examples: No. Yes. Machinery,	Describe ipment, furnishi Business-related c Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions \$
39.	Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No.	Describe ipment, furnishi Business-related c Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39.	Accounts r No. Yes. Office equi Examples: No. Yes. Machinery,	Describe ipment, furnishi Business-related c Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes.	Describe ipment, furnishi Business-related c Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No.	Describe ipment, furnishi Business-related c Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes.	Describe ipment, furnishi Business-related c Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	Accounts of No. Yes. Office equitor No. Yes. Machinery, No. Yes. Inventory	Describe ipment, furnishi Business-related c Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	Accounts of No. Yes. Office equite Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	Accounts of No. Yes. Office equite Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	Accounts of No. Yes. Office equite Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes.	Describe ipment, furnishi Business-related of Describe fixtures, equip Describe Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures	portion you own? Do not deduct secured claims or exemptions \$
39. 40. 41.	Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes. Interests ir No. Yes.	Describe ipment, furnishi Business-related of Describe fixtures, equip Describe Describe partnerships of Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures	portion you own? Do not deduct secured claims or exemptions \$
39. 40. 41.	Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes. Interests ir No. Yes.	Describe ipment, furnishi Business-related of Describe fixtures, equip Describe Describe partnerships of Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions \$
39. 40. 41.	Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes. Interests ir No. Yes. Customer No.	Describe pescribe Describe fixtures, equip Describe Describe Describe Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions \$
39. 40. 41.	Accounts r No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes. Interests ir No. Yes.	Describe ipment, furnishi Business-related of Describe fixtures, equip Describe Describe partnerships of Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions \$

Case 16-39527 Shanay Desc Main Doc 1 Sade

Filed 12/15/16

Document
Last Name Entered 12/15/16 17:29:58 Page 14 of 65 damber (if known) Debtor 1 First Name Middle Name

44. Any business-related property you did not already list No.	
Yes. Describe	\$ <u>0.0</u> 0
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
Yes. Describe	s 0.00
47. Farm animals Examples: Livestock, poultry, farm-raised fish	<u> </u>
Yes. Describe	s 0.00
48. Crops—either growing or harvested No.	Ψ <u> </u>
Yes. Describe	\$ <u> </u>
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.	7
Yes. Describe 50. Farm and fishing supplies, chemicals, and feed	\$0.00
No.	1
Yes. Describe 51. Any farm- and commercial fishing-related property you did not already list	\$0.00
No.	1
Yes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here	\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.	
Yes. Describe	\$ <u>0.0</u> 0
54. Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00

Case 16-39527 Sade

Doc 1

Filed 12/15/16 Entered 12/15/16 17:29:58

Document Page 15 of 65 unber (if known)

Desc Main

First Name

Middle Name

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 1,925.00	
58. Part 4: Total financial assets, line 36	\$ 102.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 2,027.00	\$ 2,027.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$2,027.00

Fill in Abia in	·f-······		10011mont
FIII IN THIS IN	nformation to identi	ry your case:	
Debtor 1	Sade	Shanay	Green
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the: <u>NORTHERN</u> District of	ILLINOIS
			(State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.								
You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)								
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.					
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00				
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit					
Brief description:	Tv, cell phone	\$_200	 \$	735 ILCS 5/12-1001(b) - \$200.00				
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit					
Brief description:	Everyday clothes, shoes, accessories	\$_ 250	 \$	735 ILCS 5/12-1001(b) - \$250.00				
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit					
Brief description:	Costume and Everyday Jewelry	\$ 250		735 ILCS 5/12-1001(b) - \$250.00				
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit					
Official Form 106C Record # 724163 Schedule C: The Property You Claim as Exempt Page 1 of 2								

Document

Page 17 of 65 Number (if known)

Shanay Debtor 1 Sade Last Name First Name Middle Name

	Part 2: Additional Page							
	Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
			Copy the value from Schedule A/B	Check only one box for each exemption				
	Brief description:	Books, CDs, DVDs & Family Photos	\$ <u>225</u>	\$	735 ILCS 5/12-1001(a) - \$225.00			
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit				
	Brief description:	Checking Account, Pre-Paid Debit Card	\$ <u>100</u>	\$	735 ILCS 5/12-1001(b) - \$100.00			
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit				
	Brief description:	401(k) or similar plan, 403b	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00			
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit				
	Brief description:	Pension plan, Current Employer	\$Unknown	 \$	735 ILCS 5/12-1006 - \$0.00			
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit				
	Brief description:	Health insurance and term life insurance through employer	\$ <u>0</u>	\$	735 ILCS 5/12-1001(b) - \$0.00			
	Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit				
3.	Are you claimin	g a homestead exemption of more	than \$155,675?					
	(Subject to adjus	stment on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)				
	No.							
	Yes. Did you	acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?				
	□ No □ Yes.							
	fficial Form 1060	Record # 724163	Sahadula Cı The	a Property You Claim as Evennt	Page 2 of 2			

First Name Middle Name Last Name		nformation to ident	ify your case: Shanay	Green	8 of 65			
Debtor 2 (Spouse, if filing) First Name	Debtor 1		-					
United States Bankruptcy Court for the: NORTHERN District of ILLINOIS (State) Case Number (If known) Case Number (If known) Check if this is an amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/1 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (If known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Column A Column C Value of collateral that supports this	Debtor 2	, not realite	middle (dine	Eddinano				
Case Number		First Name	Middle Name	Last Name				
Case Number Check if this is an amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/1 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column A Amount of claim Do not deduct the Do not deduct the Do not deduct the	United States	s Bankruptcy Court for	the: <u>NORTHERN</u> District of	<u>ILLINOIS</u>				
Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/1 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims List All Secured Claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Column A Amount of claim Do not deduct the Value of collateral that supports this							Check if this	s is an
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. 2. List All Secured Claims 1. List All Secured Claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. 1. Value of collateral that supports this portion		·r		<u> </u>			amended fi	ling
Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. 12/13 12/14 12/15 12/15 13/16 14/16 15/16 16/16	Official F	orm 106D						
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Column A Walue of collateral that supports this								12/15
information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Column A Amount of claim Do not deduct the Value of collateral that supports this								12/13
No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. List All Secured Claims List All Secured Claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Column A Amount of claim Do not deduct the Do not deduct the portion	information. If	more space is need	ded, copy the Additional Pag	e, fill it out, number the entries			пу	
Yes. Fill in all of the information below. List All Secured Claims List All Secured Claims Column A Column A Column A Value of collateral that supports this portion	1. Do any cre	editors have claims	secured by your property?					
Yes. Fill in all of the information below. List All Secured Claims List All Secured Claims Column A Column A Column A Value of collateral that supports this portion	No. C	heck this box and s	ubmit this form to the court wit	h your other schedules. You ha	ve nothing else to report	on this form.		
List All Secured Claims List All Secured Claims List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Column A Column A Value of collateral that supports this portion				•				
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Column A Amount of claim Do not deduct the Do not deduct the Do not deduct the								
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Do not deduct the that supports this portion	Part 1:	List All Secured Cla	ims					
for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Do not deduct the that supports this portion	2 List all so	oured claims If a	creditor has more than one see	cured claim, list the creditor can	aratoly			
As week as a sea this Part the alabaha to a labella that and a sea of the sea				•	•			
	As much	as possible, list the	claims in alphabetical order ad	ccording to the creditors name.			• •	•

Fill in this	Caso 16 information to ident		2.1 Filod 12/15/16	Entered 12/15/1 9 of 65	6 17:29:58	Desc Main	I
	Sado	Shanay	Green				
Debtor 1	Sade First Name	Shanay Middle Name	Last Name				
Debtor 2	ristrane	Wildle Name	Last Name				
(Spouse, if filing)) First Name	Middle Name	Last Name				
United State	es Bankruptcy Court for	the : <u>NORTHERN</u> I	District of <u>ILLINOIS</u> (State)				
Case Numb	oer					L Check i	f this is an
(If known)						amende	ed filing
Official F	Form 106E/	<u>F</u>					
Sabadul	a E/E: Cradit	ers Wha Hay	e Unsecured Claims				12/15
/B: Property reditors with eeded, copy op of any add	r (Official Form 106A) partially secured country the Part you need, ditional pages, write List All of Your PRICE reditors have priorit Go to Part 2.	NB) and on Schedule laims that are listed i fill it out, number the your name and case ORITY Unsecured Clair y unsecured claims a	ms	expired Leases (Official Form ve Claims Secured by Prope Attach the Continuation Page	n 106G). Do not inclinity. If more space is to this page. On the	ude any e	
unsecure (For an e	ed claims, fill out the	Continuation Page of I	Part 1. If more than one creditor ho nstructions for this form in the instructions for the form in the instruction for the in	olds a particular claim, list the duction booklet.)			Nonpriority amount \$ 0.00
	ox 7346		When was the debt incurred?	2015			
Numbe	r Street						
			As of the date you file, the claim	is: Check all that apply.			
Philac	delphia	PA 19101	Contingent				
City	acipina	State Zip Code	Unliquidated				
	es the debt? Check or		Disputed				
=	or 1 only						
=	or 2 only		Type of PRIORITY unsecured cla	aim:			
=	or 1 and Debtor 2 only		Domestic support obligations Taxes and certain other debts ye	ou owo the government			
=	ast one of the debtors and the control of the claim relates		Taxes and certain other debts y	ou owe the government			
	munity debt	10 a	Claims for death or personal inju	ury while you were			
Is the cla	aim subject to offest?	?	intoxicated				
No			Other. Specify				
Yes							
Part 2:	List All of Your NO	IPRIORITY Unsecured	Claims				
3. Do any ci	reditors have nonpr	iority unsecured clair	ms against you?				
_	You have nothing to	report in this part. Sul	omit this form to the court with you	r other schedules.			
Yes.							
nonpriorit included i	ty unsecured claim, li	ist the creditor separa n one creditor holds a	e alphabetical order of the credit tely for each claim. For each claim particular claim, list the other cred	listed, identify what type of cla	aim it is. Do not list c	laims already	
		. .					Total claim

Debtor 1	Sade Shanay	Page 20 of 65 (if known)	
	First Name Middle Name	Last Name	
4.1	AAA Checkmate LLC	Last 4 digits of account number	<u>\$ 2,565.00</u>
	Creditor's Name 7647 W. 63rd St.	When was the debt incurred?	
	Number Street	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Summit IL 60501	Contingent	
	City State Zip Code	Unliquidated	
v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
_	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	_	
	No	Other. Specify Debt Owed	
4.0		Last A digita of account number	\$ 121.00
4.2	Creditor's Name	Last 4 digits of account number	Ψ_121.00
	PO Box 4251	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60197	Unliquidated	
	City State Zip Code	Disputed	
Y	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims	
ls	the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical/Dental Services	
	Yes	Office: Opecary	
4.3	AT T Mobility	Last 4 digits of account number 5889	\$ <u>911.00</u>
	Creditor's Name	2045 2045	
	Po Box 3097	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	DI : 1 04700	Contingent	
	Bloomington IL 61702	Unliquidated	
v	City State Zip Code /ho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		

Official Form 106E/F

Case 16-39527 Doc 1 Filed 12/15/16 Entered 12/15/16 17:29:58 Desc Main Page 21 of 65 **Document** Sade Shanay Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Chex Systems \$ 1,000.00 Last 4 digits of account number _ Creditor's Name 2016 7805 Hudson Rd., #100 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Woodbury MN 55125-1595 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify NSF Checks Yes City of Chicago Bureau Parking Last 4 digits of account number 4.5 2016 121 N. LaSalle St When was the debt incurred?

Page 22 of 65 Case Number (if known) <u> ը</u>ջբµment Sade Shanay Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.7	EPMG of Illinois, SC	Last 4 digits of account number	\$ <u>15.00</u>
ļ	Creditor's Name		
	PO Box 95968	When was the debt incurred? 2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oklahoma City OK 73143	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
ļ	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
¦	s the claim subject to offest? No	Madical/Dantal Comitoes	
	Yes	Other. Specify Medical/Dental Services	
4.8	FED LOAN SERV	Last 4 digits of account number 0010	\$ 1,129.00
4.0	Creditor's Name	Last 4 digits of account number	*
	Po Box 60610	When was the debt incurred? 2013-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Harrisburg PA 17106	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify	
\vdash	Yes FED LOAN SERV	Last 4 digits of account number 0004	\$ 1,430.00
4.9		Last 4 digits of account number 0004	⊅ _1, 4 30.00
	Creditor's Name Po Box 60610	When was the debt incurred? 2011-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Harrisburg PA 17106	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

Page 23 of 65 Case Number (if known) **Document** Sade Shanay Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.10	FED LOAN SERV	Last 4 digits of account number 0012	\$ <u>1,430.00</u>
	Creditor's Name		
	Po Box 60610	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17106	Unliquidated	
١,,	City State Zip Code /ho owes the debt? Check one.	Disputed	
"			
	Debtor 1 only Debtor 2 only	Time of NONDRIODITY improving a lating	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
}	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?	Books to periodic or profit orienting plane, and other orininal doors	
	No	Other. Specify	
	Yes		
4.11	FED LOAN SERV	Last 4 digits of account number0011	\$ <u>1,454.00</u>
	Creditor's Name	When was the debt incurred? 2015-2016	
	Po Box 60610	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Harrich von	Contingent	
	Harrisburg PA 17106 City State Zip Code	Unliquidated	
_ v	City State Zip Code /ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify	
\vdash	Yes FED LOAN SERV	0000	÷ 0.457.00
4.12		Last 4 digits of account number <u>0002</u>	\$ <u>2,457.00</u>
	Creditor's Name Po Box 60610	When was the debt incurred? 2011-2016	
	Number Street		
	Number Steet		
		As of the date you file, the claim is: Check all that apply.	
	Harrisburg PA 17106	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	□ ou c	
	Yes	Other. Specify	

Page 24 of 65 Case Number (if known) <u> ը</u>ըբμment Sade Shanay Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.13	FED LOAN SERV	Last 4 digits of account number 0007	\$ _2,592.00
	Creditor's Name	0040 0040	
	Po Box 60610	When was the debt incurred? 2012-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17106	Unliquidated	
w	City State Zip Code /ho owes the debt? Check one.	Disputed	
Ï	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.14	FED LOAN SERV	Last 4 digits of account number0005	<u>\$ 2,861.00</u>
	Creditor's Name	When was the debt incurred? 2011-2016	
	Po Box 60610	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Hamishum DA 47400	Contingent	
	Harrisburg PA 17106	Unliquidated	
w	City State Zip Code /ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify	
\vdash	Yes FED LOAN SERV	0002	* 2 222 00
4.15		Last 4 digits of account number 0003	\$ <u>3,222.00</u>
	Creditor's Name Po Box 60610	When was the debt incurred? 2008-2016	
	Number Street		
	Number		
		As of the date you file, the claim is: Check all that apply.	
	Harrisburg PA 17106	Contingent	
	City State Zip Code	Unliquidated	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	_	
	■ No ¬	Other. Specify	
	Yes		

Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1	Sade	Shanay		Document	Page 25 of 65 Number (if known)	
	First Name	Middle Name		Last Name		
Part 2	Your	NONPRIORITY Unsecured Cla	ims . Continua	tion Page		

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.16	FED LOAN SERV	Last 4 digits of account number	0001	\$ <u>3,929.00</u>
	Creditor's Name	When we the debt in summed 2	2008-2016	
	Po Box 60610	When was the debt incurred?	2000 2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Harrisburg PA 17106	Unliquidated		
_ v	City State Zip Code Vho owes the debt? Check one.	Disputed		
ľ	Debtor 1 only	—		
1 7	Debtor 2 only	Type of NONPRIORITY unsecured of	slaim:	
F	Debtor 1 and Debtor 2 only	Student loans	iaiiii.	
	=	Obligations arising out of a separation	on agraement or diverse	
	At least one of the debtors and another	_	-	
L	Check if this claim relates to a community debt	that you did not report as priority cla		
ls	s the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts	
ì	No	Other County		
	Yes	Other. Specify		
4.17	FED LOAN SERV	Last 4 digits of account number	0009	\$ 5,038.00
7.17	Creditor's Name			-
	Po Box 60610	When was the debt incurred?	2013-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	oneon all that apply.	
	Harrisburg PA 17106	= '		
	City State Zip Code	Unliquidated		
<u> </u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority cla	ims	
-	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
Is	s the claim subject to offest?			
	No	Other. Specify		
\vdash	_Yes		0000	. 5 000 00
4.18	FED LOAN SERV	Last 4 digits of account number	0006	\$ <u>5,983.00</u>
	Creditor's Name Po Box 60610	When was the debt incurred?	2012-2016	
		Wileli was the debt incurred:		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Harrisburg PA 17106	Contingent		
		Unliquidated		
_ v	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured of	:laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
		that you did not report as priority cla		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pl		
ls	s the claim subject to offest?	Debte to periodic or profit-sharing pr	and and other orinial dobto	
	No	Other. Specify		
	Yes			

Debtor 1	Sade	Case 16-39527		Filed 12/15/16 Document	Entered 12/15/16 17:29:5 Page 26 of 65 Case Number (if known)	58 Desc Main	_
Pari	First Name	Middle Nam r NONPRIORITY Unsecured C		Last Name			
		ntries on this page, number			5, and so forth.		Total Claim
4.19	FED LOAI	N SERV	La:	st 4 digits of account numbe	r0008		\$ 6,270.00
	Creditor's Nar Po Box 60	··· ·	Wh	en was the debt incurred?	2013-2016		

4.19	FED LOAN SERV	Last 4 digits of account number 0008	\$ <u>6,270.00</u>
	Creditor's Name	When was the debt incurred? 2013-2016	
	Po Box 60610	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Harrisburg PA 17106	Contingent	
	City State Zip Code	Unliquidated	
W	ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	the claim subject to offest?		
7	No	Other. Specify	
4 20	Yes GO Financial	Last 4 digits of account number 2601	\$ 6,971.00
4.20	Creditor's Name	Last 4 digits of account number	<u> </u>
	7465 E Hampton Ave	When was the debt incurred? 2014-08-01	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Mesa AZ 85209	Unliquidated	
l	City State Zip Code	Disputed	
\ <u>``</u>	ho owes the debt? Check one.		
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
⊨	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?	Debts to pension of profit-snaring plans, and other similar debts	
	No	Other. Specify	
	Yes	Outer. Opening	
4.21	Holy Cross Hospital	Last 4 digits of account number	\$ <u>230.00</u>
	Creditor's Name	2016	
	2701 W. 68th St.	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Ohioana	Contingent	
	Chicago IL 60629	Unliquidated	
w	City State Zip Code //ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		

Official Form 106E/F

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.22	Oak Lawn Immediate Care	Last 4 digits of account number	\$ 253.00
	Creditor's Name		
	4419 W 95th St	When was the debt incurred? 2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oak Lawn IL 60453	Contingent	
	City State Zip Code	Unliquidated	
١,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<u>_</u>	
	No No	Other. Specify Medical/Dental Services	
4.23	Yes Physicians Immediate Care	Last 4 digits of account number	\$ 30.00
4.23	Creditor's Name	Last 4 digits of documentalists	·
	PO Box 8799	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60197	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes Padialogy Imagining Consult		4.7.00
4.24	Radiology Imagining Consult	Last 4 digits of account number	<u>\$ 7.00</u>
	Creditor's Name 9413 Eagle Way	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60678	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	<u> </u>	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans Chilipations origina out of a conception agreement or divorce.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Social to periodent of profit-straining plants, and other stiffling debts	
	No	Other. Specify Medical/Dental Services	
	Yes		

Debtor 1	Sade	Case 16-39527	Doc 1	Filed 12/15/16 Decument	Entered 12/15/16 17:29:58 Page 28 of 65 Case Number (if known)	Desc Main
	First Name	Middle Name		Last Name		
Part 2	You	r NONPRIORITY Unsecured Cla	ims - Continua	tion Page		
After listi	ng any e	ntries on this page, number t	hem beginnir	g with 4.4, followed by 4.5	5, and so forth.	
		. 0 110 A			1000	
I A OF I S	antander	r Consumer USA	lac	t A digite of account numbo	r 1000	

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and	so forth.	Total Claim
4.25	Santander Consumer USA	Last 4 digits of account number	1000	\$ <u>11,735.00</u>
	Creditor's Name		2012-08-31	
	Po Box 961245	When was the debt incurred?	2012 00 01	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Ft Worth TX 76161	Contingent		
	City State Zip Code	Unliquidated		
N N	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
[Check if this claim relates to a	that you did not report as priority clain		
	community debt the claim subject to offest?	Debts to pension or profit-sharing plan	ns, and other similar debts	
	No	Other Cresif.		
	Yes	Other. Specify		
4.26	Secretary of State	Last 4 digits of account number		\$ <u>1.00</u>
	Creditor's Name		2016	
	2701 S. Dirksen Pkwy.	When was the debt incurred?	2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Springfield II 00700	Contingent		
	Springfield IL 62723 City State Zip Code	Unliquidated		
W	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
[Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claim	ns	
.	community debt	Debts to pension or profit-sharing plan	ns, and other similar debts	
ls	the claim subject to offest?			
	No	Other. Specify Notice Only		
4 27	Yes Simple Laboratories	Last 4 digits of account number		\$ 12.00
4.27	Creditor's Name			T
	5960 N Milwaukee Ave	When was the debt incurred?	2015	
	Number Street			
		As of the date you file, the claim is: (Check all that apply.	
		Contingent		
	Chicago IL 60646	Unliquidated		
1 14	City State Zip Code /ho owes the debt? Check one.	Disputed		
"	Debtor 1 only	_ ·		
	Debtor 1 only	Type of NONPRIORITY unsecured cla	aim:	
	Debtor 1 and Debtor 2 only	Student loans	2001.	
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clain		
	Community debt	Debts to pension or profit-sharing plan		
Is	the claim subject to offest?			
	No	Other. SpecifyMedical/Dental S	ervices	
	Yes	_		

Document Page 29 of 65 Case Number (if known) Sade Shanay Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.28	Sinai Medical Group	Last 4 digits of account number	\$ 166.00
	Creditor's Name 2720 W. 14th St. Number Street	When was the debt incurred? 2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60608	Contingent	
	City State Zip Code	☐ Unliquidated ☐ Disputed	
	Who owes the debt? Check one. Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Madical/Deptal Convises	
	Yes	Other. Specify Medical/Dental Services	
4.29	Village of Willowbrook	Last 4 digits of account number	\$ <u>200.00</u>
	Creditor's Name	When was the debt incurred? 2008	
	PO Box 22091 Number Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Tempe AZ 85285	Contingent	
	City State Zip Code	☐ Unliquidated ☐ Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	- (10)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Fines	
	Yes West Suburban Medical Center		\$ 95.00
4.30	Creditor's Name	Last 4 digits of account number	\$ <u>93.00</u>
	Department 4658	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60122	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims	
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical/Dental Services	
	Yes	• • • • • • • • • • • • • • • • • • • •	

Document

List Others to Be Notified for a Debt That You Already Listed

Page 30 of 65 Case Number (if known) Sade Shanay Debtor 1

example, if a collection agency is trying to 2, then list the collection agency here. Sin additional creditors here. If you do not ha	o collect from you for a debt y nilarly, if you have more than	ou owe to someone else, list the origin one creditor for any of the debts that y	nal creditor in Parts 1 or /ou listed in Parts 1 or 2, list the
Gary A Smiley		On which entry in Part 1 or Part 2	2 list the original creditor?
Name 4741 N Western Ave		Line 1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60625	Last 4 digits of account number	
City	State Zip Code		
Clerk, First Mun Div		On which entry in Part 1 or Part 2	2 list the original creditor?
Name 50 W. Washington St., Rm. 1001		Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60602	Last 4 digits of account number	
City	State Zip Code		
Clerk, First Mun Div		On which entry in Part 1 or Part 2	2 list the original creditor?
Name 50 W. Washington St., Rm. 1001		Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago			0404
City	IL 60602 State Zip Code	Last 4 digits of account number	6194
Walinski & Associates, PC	·	On which entry in Part 1 or Part 2	2 list the original creditor?
Name 221 N. LaSalle St., Ste. 1000		Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60601	Last 4 digits of account number	6194
City	State Zip Code		
Nationwide Credit & Collection		On which entry in Part 1 or Part 2	2 list the original creditor?
Name 815 Commerce Dr., Ste. 100		Line 21 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Oak Brook	IL 60523	Last 4 digits of account number	
City	State Zip Code		
CMRE Financial Services, Inc.		On which entry in Part 1 or Part 2	2 list the original creditor?
Name 3075 E. Imperial Hwy., #200		Line 24 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Brea	CA 92821	Last 4 digits of account number	
City	State Zip Code		

Official Form 106E/F

Doc 1 Filed 12/15/16 Entered 12/15/16 17:29:58 Desc Main Case 16-39527 Page 31 of 65 Case Number (if known) **Document** Sade Shanay Debtor 1 Last Name Automated Red Light Enforcement On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 742503 Line 29 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Cincinnati OH 45274 Last 4 digits of account number _ City State Zip Code Linebarger Goggan Blair & On which entry in Part 1 or Part 2 list the original creditor? Name Line 29 of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 06268 Part 2: Creditors with Nonpriority Unsecured Claims Number Street

Last 4 digits of account number ____ ____

60606

State Zip Code

Chicago City

Official Form 106E/F

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Sade Debtor 1

Shanay

Write that amount here.

6j. Total. Add lines 6f through 6i.

Document

76,202.00

Add the Amounts for Each Type of Unsecured Claim

	nounts of certain types of unsecured claims. This information is ounts for each type of unsecured claim.	for statistical re	eporting purpos	es only. 28 U.S.C. § 15
			Total claim	L
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	4,359.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	4,359.00
			Total claim	
Total claims	6f. Student loans	6f.	\$	37,795.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims.	6i.	\$	38,407.00

Schedule E/F: Creditors Who Have Unsecured Claims

		Caso 16	20527 Doc 1	Filod 12/15/16	<u>Entore</u> (d 12/15/16 17:29	9:58 D	esc Main	
Fil	ll in this in	formation to ider	ntify your case:			of 65			
De	ebtor 1	Sade	Shanay	Green	-				
De	ebtor 2	First Name	Middle Name	Last Name	_				
(Sp	pouse, if filing)	First Name	Middle Name	Last Name					
Uı	nited States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	of <u>ILLINOIS</u> (State)				_	
	ase Number f known)			(State)				Check if this is ar	า
		orm 106G						amended filing	
			ory Contracts and	d Unevnired Les	202				12/15
Be as nforn additi	complete nation. If n ional page	and accurate as nore space is ned s, write your nam	possible. If two married peo eded, copy the additional pa ne and case number (if know contracts or unexpired lease	ple are filing together, bot ge, fill it out, number the e n).	h are equally i	esponsible for supplying ach it to this page. On the	correct top of any		
	No. Ch	eck this box and	submit this form to the court w	vith your other schedules. Y	ou have nothir	g else to report on this for	m.		
	Yes. Fill	in all of the infor	mation below even if the contr	racts or leases are listed in	Schedule A/B	Property (Official Form 10)6A/B)		
e		nt, vehicle lease,	or company with whom you , cell phone). See the instruct					cts and	
	Person or	company with w	hom you have the contract o	or lease		State what the contrac	t or lease is f	or	
2.1					_				
	Name								
	Number	Street			_				
	City		State 2	Zip Code	_				
2.2									
	Name				_				
	Number	Street			_				
	City		State 2	Zip Code	_				
2.3									
	Name				_				
	Number	Street			_				
	City		State 2	Zip Code	_				
2.4					_				
	Name								
	Number	Street			_				
	City		State 2	Zip Code	_				
2.5					_				
	Name								
	Number	Street			_				

State Zip Code

City

Fill in this information to identify your case:						
Debtor 1	Sade	Shanay	Green			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>l</u>	LLINOIS (State)			
Case Number	r		_			
(If known)						

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.										
1. [Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)									
	■ No. □ Yes									
	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)									
	No. Go to line 3.									
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?									
		Yes. Inwhich community	state or territory did you live?	Fill i	n the name and current address of that person.					
		Name of your spouse, former spou	use or legal equivalent							
		Number Street								
		City	State	Zip Code						
	shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2. **Column 1: Your codebtor** **Column 2: The creditor to whom you owe the debt Check all schedules that apply:									
3.1					Schedule D, line					
	Name	9			Schedule E/F, line					
	Num	ber Street			Schedule G, line					
	City		State	Zip Code						
3.2					Schedule D, line					
	Name	9			Schedule E/F, line					
	Num	ber Street			Schedule G, line					
	City		State	Zip Code						
3.3					Schedule D, line					
	Name	9			Schedule E/F, line					
	Num	ber Street			Schedule G, line					
	City		State	Zip Code						

Official Form 106H Record # 724163 Schedule H: Your Codebtors Page 1 of 1

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			7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7	1 HUC: 553 01 03
Fill in this in	nformation to iden	ntify your case:		
Debtor 1	Sade	Shanay	Green	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
	Bankruptcy Court fo	or the : <u>NORTHERN DISTRICT C</u>	F ILLINOIS	Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date

Schedule I: Your Income

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Describe Employment								
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse				
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed				
	Include part-time, seasonal, or self-employed work.	·							
	Occupation may Include student or homemaker, if it applies.	Employers name	USPS						
		Employers address	2825 Lone Oak P	arkway					
			Eagan, MN 55121	-	,				
		How long employed there?	3 years						
Pa	Part 2: Give Details About Monthly Income								
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.								
				For Debtor 1	For Debtor 2 or non-filing spouse				
2.	 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 			\$2,540.20	\$0.00				
3.	Estimate and list monthly overtime pay.			\$0.00	\$0.00				
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,540.20	\$0.00				

Official Form 106I Record # 724163 Schedule I: Your Income Page 1 of 2 Case 16-39527 Entered 12/15/16 17:29:58 Desc Main Filed 12/15/16 Doc 1 Page 36 of 65

Document Sade Shanay Debtor 1 Case Number (if known) First Name Last Name

			For Debtor 1	For Debtor 2 or non-filing spouse				
Co	py line 4 here	4.	\$2,540.20	\$0.00]			
5. List a	Il payroll deductions:							
5a.	Tax, Medicare, and Social Security deductions	5a.	\$457.23	\$0.00				
5b.	Mandatory contributions for retirement plans	5b.	\$108.33	\$0.00				
5c.	Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00				
5d.	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00				
5e.	Insurance	5e.	\$240.22	\$0.00	_			
5f.	Domestic support obligations	5f.	\$0.00	\$0.00				
5g.	Union dues	5g.	\$47.67	\$0.00				
5h.	Other deductions. Specify:	5h.	\$0.00	\$0.00				
6. Add th	ne payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$853.45	\$0.00	-			
7. Calcul	late total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,686.75	\$0.00	1			
8. List al	Il other income regularly received:	_			•			
8a.	Net income from rental property and from operating a business,							
	profession, or farm							
	Attach a statement for each property and business showing gross							
	receipts, ordinary and necessary business expenses, and the total							
	monthly net income.	8a. —	\$0.00	\$0.00				
8b.	Interest and dividends	8b.	\$0.00	\$0.00				
8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00				
	dependent regularly receive							
	Include alimony, spousal support, child support, maintenance, divorce							
	settlement, and property settlement.							
8d.	, , , ,	8d. 	\$0.00	\$0.00				
8e.	Social Security	8e. —	\$0.00	\$0.00				
8f.	Other government assistance that you regularly receive	8f. —	\$0.00	\$0.00				
	Include cash assistance and the value (if known) of any non-cash							
	assistance that you receive, such as food stamps (benefits under the							
	Supplemental Nutrition Assistance Program) or housing subsidies.							
0~	Specify:	0	#0.00	#0.00				
8g.		8g. —	\$0.00	\$0.00				
8h.	, , ,	8h. —	\$0.00	\$0.00				
9. Ad	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$0.00				
10. Ca l	Iculate monthly income. Add line 7 + line 9.	10.	\$1,686.75 +	\$0.00	= \$1,686.75			
Add	d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	\$1,000.75	\$0.00	\$1,000.75			
Inc oth Do	ate all other regular contributions to the expenses that you list in <i>Schedule</i> slude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are recify:	our dependen			11. \$0.00			
-					Ψ0.00			
	d the amount in the last column of line 10 to the amount in line 11. The resite that amount on the Summary of Schedules and Statistical Summary of Column 11.		•	t applies	12. \$1,686.75			
13. Do	Do you expect an increase or decrease within the year after you file this form?							
x	Yes. Explain: Debtor had been going exempt on her federal tax exemptions to have federal taxes taken out. Sche			since changed her				

Fill in this in	formation to identify yo	ur case:				
Debtor 1	Sade	Shanay	Green	Check if this is	: :	
	First Name	Middle Name	Last Name	An amen	ŭ	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ment showing pos s of the following o	t-petition chapter 13 date:
United States	Bankruptcy Court for the : _	NORTHERN DISTRICT (OF ILLINOIS			
Case Number (If known)	r		_	MM / DD	/ YYYY	
Official F	arm 106 l				=	2 because Debtor 2
Official F	orm 106J			maintains	a separate house	ehold.
Schedul	e J: Your Exp	enses				12/14
-	-			are equally responsible for suppl ages, write your name and case no		
Part 1:	Describe Your Household					
	Go to line 2. Does Debtor 2 live in a s No.	separate household? t file a separate Schedu	le J.			
2. Do you l	have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
	st Debtor 1 and		this information for	Debtor 1 or Debtor 2	age	with you?
Debtor 2		each depen	dent			Yes
Do not si names.	tate the dependents'					X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
_	expenses include es of people other than	X No				
yourself	and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	nthly Expenses				
-				m as a supplement in a Chapter 1 , check the box at the top of the fo	-	
the applicable		p.o, 10	определения обловия о	,		
	•	-	nce if you know the value Income (Official Form 106		,	Your expenses
	for the ground or lot.	xpenses for your resid	ence. Include first mortgag	e payments and	4.	\$750.00
If not in	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, or r	enter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repair,	and upkeep expenses			4c.	\$25.00
4d. Ho	omeowner's association o	r condominium dues			4d.	\$0.00

Page 1 of 3

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Debtor 1 Sade Shanay Document Green Page 38 of 65
First Name Middle Name Last Name Page 38 of 65
Case Number (if known)

			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
	Jtilities:			
	Sa. Electricity, heat, natural gas	6a.		\$160.0
	Sb. Water, sewer, garbage collection	6b.		\$0.0
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$75.0
	6d. Other. Specify:	6d.	\$	0.0
	Food and housekeeping supplies	7.		\$250.0
	Childcare and children's education costs	8.		\$0.0
	Clothing, laundry, and dry cleaning	9.		\$40.0
٥.	Personal care products and services	10.		\$35.0
1.	Medical and dental expenses	11.		\$15.0
2.	Fransportation. Include gas, maintenance, bus or train fare.	12.		\$110.0
	Do not include car payments.			
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.0
4.	Charitable contributions and religious donations	14.		\$0.0
5.	nsurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.0
	15b. Health insurance	15b.		\$0.0
	15c. Vehicle insurance	15c.		\$0.0
	15d. Other insurance. Specify:	15d.		\$0.0
3.	Faxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.0
7.	nstallment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.0
	17b. Car payments for Vehicle 2	17b.		\$0.0
	17c. Other. Specify:	17c.		\$0.0
	17d. Other. Specify:	17d.		\$0.0
3.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	rom your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.		\$0.0
	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.0
).	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.0
	20b. Real estate taxes	20b.	\$	0.0
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.0
		∠0u.	₹	5.0

 Official Form 106J
 Record #
 724163
 Schedule J: Your Expenses
 Page 2 of 3

Case 16-39527 Doc 1 Filed 12/15/16 Entered 12/15/16 17:29:58 Desc Main Document Page 39 of 65

Debtor	1 Sage	Snanay	Green	Case Number (if known)		
	First N	ame Middle Name	Last Name			
21.	Other.	Specify:			21.	\$0.00
22	Your mo	onthly expense: Add lines 4 through 21.			22.	\$1,460.00
	The resu	ult is your monthly expenses.				
23.	Calculat	te your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	ncome) from Schedule I.		23a.	\$1,686.75
	23b.	Copy your monthly expenses from line 2	22 above.		23b. –	\$1,460.00
	23c.	Subtract your monthly expenses from your	our monthly income.		23c.	\$226.75
		The result is your monthly net income.			L	·
24.	Do you	expect an increase or decrease in your ex	openses within the year after you	u file this form?		
		mple, do you expect to finish paying for you				
		e payment to increase or decrease becaus	e of a modification to the terms of	f your mortgage?		
	X No					
	Yes	s. Explain Here:				

 Official Form 106J
 Record #
 724163
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Sade	Shanay	Green
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number (If known)		the : <u>NORTHERN</u> District of	ILLINOIS (State)

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below								
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
■ No								
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
Under penalty of perjury, I declare that I have read th correct.	ne summary and schedules filed with this declaration and that they are true and							
correct.								
🗶 /s/ Sade Shanay Green	×							
Signature of Debtor 1	Signature of Debtor 2							
Date _12/13/2016	Date							
MM / DD / YYYY	MM / DD / YYYY							

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		D0	ССППСПІ	ude TI (
Fill in this in	formation to ide	ntify your case:		
Debtor 1	Sade	Shanay	Green	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court f	for the : <u>NORTHERN</u> District of <u>II</u>		
			(State)	
Case Number	r		_	
(If known)				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.								
Give Details About Your Marital Status and Where You Lived Before								
01. W	01. What is your current marital status?							
	Married							
	Not married							
	ring the last 3 years, have you lived anywhe	re other than where you live no	w?					
	No. Yes. List all of the places you lived in the last	3 years Do not include where	vou live now					
	res. List all of the places you lived in the last	5 years. Do not include where y	ou live now.					
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there				
			Same as Debtor 1	Same as Debtor 1				
	6613 S Morgan St	FROM 08/2016						
	Chicago IL 60621-1225	To 08/2016						
			Same as Debtor 1	Same as Debtor 1				
	7152 S Wolcott Ave	FROM 09/2014		Game as pestor 1				
	Chicago IL 60636-3713	To 03/2015						
								
pro	thin the last 8 years, did you ever live with a operty states and territories include Arizona, d Wisconsin.)			-				
_	No.							
	Yes. Make sure you fill out Schedule H: Your	Codebtors (Official Form 106H)						
Part24 Explain the Sources of Your Income								
rant	Explain the Sources of Your Income							

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Debtor 1 Sade Shanay Green Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$29,310 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$44,794 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) \$4,257 Operating a business Operating a business Wages, commissions, \$34,075 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Debto	r 1	Case 1	6-39527	Doc 1	Filed 12/15/16 Document	Page 43 of 65	5/16 17:29:58 se Number (if known)	Desc Main
Debio		First Name		le Name	Last Name	_	se Number (// known)	
06	Are	either Debtor 1's	or Debtor 2's o	lebts primarily c	onsumer debts?			
		"incurred by a	an individual pri	marily for a perso	onal, family, or househol	umer debts are defined in a defined in a depurpose." reditor a total of \$6,225* or		
		☐ No. Go to	o line 7.					
		total amo	ount you paid the port and alimor	at creditor. Do no ny. Also, do not ir	ot include payments for an a	or more in one or more particle of onestic support obligation torney for this bankruptcy filed on or after the date of	rs, such as case.	
				-	y consumer debts.	creditor a total of \$600 or n	nore?	
		No. Go to						
		creditor.	Do not include	payments for dor	•	r more and the total amounns, such as child support annkruptcy case.	•	
					Dates of payments	Total amount paid	Amount you still owe	Was this payment for
07	Inside corpage	ders include your roorations of which	elatives; any ge you are an offic or a business yo	eneral partners; r er, director, pers	elatives of any general poor in control, or owner of	ebt you owed anyone who voortners; partnerships of whof 20% or more of their votii § 101. Include payments	nich you are a general parting securities; and any m	anaging
	_	No. Yes. List all payme	ents to an inside	er.				
	_				Dates of payment	Total amount Am	•	eason for this payment
08	an i	nin 1 year before y nsider? ude payments on o No. Yes. List all payme	debts guarantee	ed or cosigned by		ransfer any property on acc	count of a debt that bene	efited
	ш	res. List all payrin			Dates of	Total amount Am	ount you still R	eason for this payment
					payment	paid	e In	clude creditor's name
P	art 4	Identify Legal	actions, Repos	sessions, and Fo	reclosures			

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Sade Shanay Green Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Aaa Checkmate Llc VS Sade Green Contract Circuit Court of Cook County, First On appeal 16M1120204 Municipal Division ☐ Concluded Pending HZ CNAC v. Green 16M1122810 Circuit Court Cook County Contract On appeal ☐ Concluded 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. List Certain Payments or Transfers Part 7: Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ∏ No. Yes. Fill in the details

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	Party Contact Info	Description and value of a	nny property transferred	Date paym or transfer			
	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603				Payment/Value: \$4,000.00: \$0.00 paid prior to filing, balance to be paid through the plan.		
	Party Contact Info	Description and value of a	nny property transferred	Date paym or transfer			
	Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services		2016	\$25.00		
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that a No. Yes. Fill in the details.	s or to make payments to your cred		er any property to any	one who		
18							
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-property No. Yes. Fill in the details for each gift.		o a self-settled trust or sin	nilar device of which y	ou are a		
P	art 8: List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Store	age Units				
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc No. Yes. Fill in the details.	r other financial accounts; certifica	tes of deposit; shares in boons. Type of account or instrument	-			
 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. 							
		Who else had access to it?	Describe the contents	5	Do you still have it?		

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Debtor 1	Sade	Shanay	Green	Case Number (if known)		
	First Name	Middle Name	Last Name			
22 Ha	ave you stored property	in a storage unit or plac	e other than your home within 1	l year before you filed for bankruptcy	?	
	No.					
Ē	Yes. Fill in the details.					
_	•	Who	else has or had access to it?	Describe the contents	Do you still	
					have it?	
Part	9 Identify Property Y	ou Hold or Control for Sor	neone Else			
	you hold or control any r someone.	property that someone	else owns? Include any prope	rty you borrowed from, are storing fo	, or hold in trust	
	No.					
Ē	Yes. Fill in the details.					
_		Where	e is the property?	Describe the property	Value	
Part	Give Details About	Environmental Information	n			
For the	purpose of Part 10, the	following definitions ap	pply:			
haz inc	zardous or toxic substan luding statutes or regula	ices, wastes, or material ations controlling the cle	into the air, land, soil, surface eanup of these substances, was		i,	
	r used to own, operate,		=	aw, whether you now own, operate, c	rutilize	
_	zardous material means ostance, hazardous mate	, ,		waste, hazardous substance, toxic		
Report	all notices, releases, an	d proceedings that you	know about, regardless of whe	n they occurred.		
24 Ha	s any governmental uni	t notified you that you n	nay be liable or potentially liable	e under or in violation of an environm	ental law?	
	No.					
	Yes. Fill in the details.					
		Gove	rnmental unit	Environmental law, if you know it	Date of notice	
25 Ha	eve you notified any gov	ernmental unit of any re	lease of hazardous material?			
_	•	ormionial and or any ro	iodos of nazardodo material.			
_	No.					
L	Yes. Fill in the details.	Course	mmandalal4	Environmental law, if you know it	Date of notice	
		Gove	nmental unit	Environmental law, if you know it	Date of notice	
26 Ha	ave you been a party in a	ny judicial or administra	ative proceeding under any env	ironmental law? Include settlements	and orders.	
	No.					
Ē	Yes. Fill in the details.					
		Court	or agency	Nature of the case	Status of the case	
Part 1	Give Details About	Your Business or Connec	tions to Any Business			
27 W	ithin 4 years before you	filed for bankruptcy, did	you own a business or have a	ny of the following connections to an	y business?	
	_		e, profession, or other activity,	-		
	A member of a limit	ed liability company (LI	.C) or limited liability partnersh	ip (LLP)		
	☐ A partner in a partn		, , , , , , , , , , , , , , , , , , , ,	,		
	= '	or managing executive	of a corporation			
	=		uity securities of a corporation			
	_		, 100aoo o a oo porduon			
	No. None of the above a	applies. Go to Part 12.				
	Yes. Check all that appl	y above and fill in the de	tails below for each business.			

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Sade	Shanay	Green	Case Number (if known)
First Name	Middle Nam	e Last Name	, , ,
Debtor		Describe the nature of the business	Employer Identification number
			Do not include Social Security number or
		Child Care	00000
			EIN: <u>999999</u>
		Name of accountant or bookkeeper	Dates business existed
		Debtor	Dates business existed
		Dosto.	2015
stitutions, credi No. Yes. Fill in the	tors, or other parties. details.	ruptcy, did you give a financial statement to anyon	e about your business? Include all financial
ave read the anso swers are true ar connection with	wers on this Statemen nd correct. I understan a bankruptcy case can	t of Financial Affairs and any attachments, and I de d that making a false statement, concealing prope result in fines up to \$250,000, or imprisonment fo	rty, or obtaining money or property by fraud
ave read the anso swers are true ar connection with	wers on this Statemen	d that making a false statement, concealing prope result in fines up to \$250,000, or imprisonment fo	rty, or obtaining money or property by fraud
ve read the answers are true ar connection with J.S.C. §§ 152, 13	wers on this Statemen nd correct. I understan a bankruptcy case can 341, 1519, and 3571.	d that making a false statement, concealing proper result in fines up to \$250,000, or imprisonment fo	rty, or obtaining money or property by fraud r up to 20 years, or both.
ve read the answers are true aronnection with	wers on this Statemen nd correct. I understan a bankruptcy case can 341, 1519, and 3571.	d that making a false statement, concealing prope result in fines up to \$250,000, or imprisonment fo	rty, or obtaining money or property by fraud r up to 20 years, or both.
ve read the answers are true ar onnection with J.S.C. §§ 152, 13	wers on this Statemen nd correct. I understan a bankruptcy case can 341, 1519, and 3571.	d that making a false statement, concealing proper result in fines up to \$250,000, or imprisonment fo	rty, or obtaining money or property by fraud r up to 20 years, or both.
ve read the answers are true aronnection with J.S.C. §§ 152, 13	wers on this Statemen nd correct. I understan a bankruptcy case can 341, 1519, and 3571. anay Green	d that making a false statement, concealing proper result in fines up to \$250,000, or imprisonment fo	rty, or obtaining money or property by fraud r up to 20 years, or both.
ave read the answers are true are connection with U.S.C. §§ 152, 13 /s/ Sade Sha Signature of D Date 12/13/2 MM / E	wers on this Statement correct. I understand a bankruptcy case can 341, 1519, and 3571. Anay Green Debtor 1 2016 DD / YYYY	d that making a false statement, concealing proper result in fines up to \$250,000, or imprisonment fo	rty, or obtaining money or property by fraud r up to 20 years, or both.
ave read the answers are true are connection with U.S.C. §§ 152, 13 (/s/ Sade Share Signature of December 12/13/2 MM / December 15/15/2 MM / December 15	wers on this Statement of correct. I understand a bankruptcy case can s41, 1519, and 3571. Annay Green Bebtor 1 BOD / YYYY itional pages to Your S	that making a false statement, concealing proper result in fines up to \$250,000, or imprisonment for Signature of Debtor 2 Date	rty, or obtaining money or property by fraud r up to 20 years, or both.
ave read the ansister are true are connection with U.S.C. §§ 152, 13 /s/ Sade Share Signature of D Date 12/13/2 MM / D you attach addi No Yes	wers on this Statement of correct. I understand a bankruptcy case can s41, 1519, and 3571. Annay Green Bebtor 1 BOD / YYYY itional pages to Your S	that making a false statement, concealing proper result in fines up to \$250,000, or imprisonment for Signature of Debtor 2 Date	rty, or obtaining money or property by fraud r up to 20 years, or both.
ave read the answers are true are connection with U.S.C. §§ 152, 13 (wers on this Statement of correct. I understand a bankruptcy case can 341, 1519, and 3571. Anay Green Pebtor 1 2016 DD / YYYY itional pages to Your State of the page of t	that making a false statement, concealing proper result in fines up to \$250,000, or imprisonment for Signature of Debtor 2 Date	rty, or obtaining money or property by fraud r up to 20 years, or both.

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	e				
Sad	le Shanay C	Green / Debtor		Case No:	
				Chapter:	Chapter 13
		DISCLOSURE OF CO	MPENSATION OF ATTORNI	EY FOR DEI	BTOR
	npensation j	to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(paid to me within one year before the filing of be rendered on behalf of the debtor(s) in content	the petition in bankruptcy, or agi	reed to be paid	d to me, for services
	For legal	services, I have agreed to accept	\$4,000.00		
	Prior to tl	he filing of this statement I have received	\$0.00		
	Balance I	Due	\$4,000.00		
2.	The sourc	e of the compensation paid to me was:			
	Deb	otor(s) Other: (specify)			
3.	The sourc	e of compensation to be paid to me is:			
	De	obtor(s) Other: (specify)			
4.		re not agreed to share the above-disclosed compy law firm.	pensation with any other person	unless they ar	e members and associates
5.	of m	re agreed to share the above-disclosed compens y law firm. A copy of the agreement, together hed. For the above-disclosed fee, I have agreed to rea	with a list of the names of the pe	eople sharing	in the compensation, is
	case, inclu	ading:			
		ysis of the debtor's financial situation, and ren	dering advice to the debtor in de	termining wh	ether to file a petition in
	b. Prepa	aration and filing of any petition, schedules, sta	atements of affairs and plan whic	h may be req	uired;
	c. Repr	esentation of the debtor at the meeting of credi	tors and confirmation hearing, an	nd any adjour	ned hearings thereof;
6.	By agreen	nent with the debtor(s), the above-disclosed fee	e does not include the following	service:	
			CERTIFICATION		
		I certify that the foregoing is a complete payment to	statement of any agreement or a	rrangement f	or
		me for representation of the debtor(s) in this	bankruptcy proceedings.		
		Date: 12/15/2016	/s/ Cecil Denard Scruggs		
		Date	Signature of Attorney		

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Geraci Law L.L.C. Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed perfiles, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- Case 16-39527 Doc 1 Filed 12/15/16 Entered 12/15/16 17:29:58 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both
- spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Case 16-39527 Doc 1 Filed 12/15/16 Entered 12/15/16 17:29:58 Desc Mair F. ALLOWANCE AND PAYMENT OF ATTORNEYS FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney has received ,\$		
toward the flat fee, leaving a balance due of \$ 4 , color ; and \$	310	for expenses.
leaving a balance due for the filing fee of \$		

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: (2/6/16

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 16-39527 Doc 1 File**Gen2/d5/126v LEbtG**red 12/15/16 17:29:58

National Headquarters: 55 E. Monroe ანალი ქმარტიდების და ტიტიტის ტიტიტის ტიტიტის ტიტიტის სამოფის სამოფის სამოფის და სამოფის სამოფი



Date: 12/6/2016

Consultation Attorney: CDS

Record #: 724-163

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his

operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. months. The payment and length of the plan are based PLAN: The plan payment is estimated to be \$_ per month for on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened. (Joint Debtor)

ade Green (Debtor) Dated: for the Debtor(6) Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sade Shanay Green / Debtor	Bankruptcy Docket #:		
	Judge:		

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/13/2016 /s/ Sade Shanay Green

Sade Shanay Green

X Date & Sign

Record # 724163 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 724163 B 201A (Form 201A) (11/11) Page 1 of 2

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Form B 201A, Notice to Consumer Debtor(s)

In re Sade Shanay

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/13/2016	/s/ Sade Shanay Green	
	Sade Shanay Green	_
Dated: 12/15/2016	/s/ Cecil Denard Scruggs	
	Attorney: Cecil Denard Scruggs	_

Form B 201A. Notice to Consumer Debtor(s) Record # 724163 Page 2 of 2

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Debtor 1	Sade	Shanay Green	Case Number (if k	nown)
	First Name	Middle Name Last Name		
Part 6	Answer These Question	s for Reporting Purposes		
i6, W	/hat kind of debts do ou have?	as "incurred by an individual p	consumer debts? Consumer debts are defin primarily for a personal, family, or household pu	ned in 11 U.S.C. § 101(8) urpose."
		No. Go to line 16b. Yes. Go to line 17.		
		16b. Are your debts primarily money for a business or inve	business debts? Business debts are debts stment or through the operation of the business	that you incurred to obtain s or investment.
		No. Go to line 16c. Yes. Go to line 17.		
	•	16c. State the type of debts you o	we that are not consumer debts or business de	ebts.
		<u> </u>		
	re you filing under Chapter 7?	No. I am not filing under Ch	apter 7. Go to line 18.	
	Oo you estimate that after	Yes. I am filing under Chapte administrative expense	er 7. Do you estimate that after any exempt pr s are paid that funds will be available to distrib	operty is excluded and ute to unsecured creditors?
	ny exempt property is excluded and	□No.		
а	dministrative expenses	☐Yes.		
а	re paid that funds will be vailable for distribution o unsecured creditors?			
18. I -	low many creditors do	1-49	1 ,000-5,000	25,001-50,000
	ou estimate that you	50-99	5 ,001-10,000	<u> </u>
,	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000
19. l	low much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your assets to	\$50,001-\$100,000	□ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
. t	ne worth?	\$100,001-\$500,000	□ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
<u></u>		☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	More than \$50 billion
	low much do you	50-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
	estimate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
t	to be?	<u> </u>	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
	· · · · · · · · · · · · · · · · · · ·	□ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion
Part	7: Sign Below	•		
For y	ou	I have examined this petition, and correct.	I declare under penalty of perjury that the infor	rmation provided is true and
		If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7.	oter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	e, under Chapter 7, 11,12, or 13 ster, and I choose to proceed
		If no attorney represents me and this document, I have obtained ar	l did not pay or agree to pay someone who is n nd read the notice required by 11 U.S.C. § 342(not an attomey to help me fill out (b).
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.
		I understand making a false state with a bankruptcy case can result 18 U.Ş.C. §§ 152, 1341, 1519, ar	ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 357	or property by fraud in connection p to 20 years, or both.
			Vando	
		Signature of Debtor 1	Signa Signa	ture of Debtor 2
		Executed on : 12 / L	3 /2016 Every	uted on
		Executed on	EXECT	MM / DD / YYYY

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ebtor 1	Sade	Shanay	Green			
	First Name	Middle Name	Last Name	· · · ·		
ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name	_	No. of Asset	$\mathcal{L}_{\mathcal{A}} = \{ (1, 2, \dots, 2^{n}) \mid \mathbf{c} \in \mathcal{A} \mid \mathbf{c} \in \mathcal{A} \}$
f known)			·			amended filing
•						· · · · · · ·
<u> </u>						

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NOT an attor	ney to help you fill out bankru	uptcy forms?
No		
Yes. Name of Person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	,	
Under penalty of perjury, I declare that I have read the sur	nmary and schedules filed wit	th this declaration and that they are true and
correct		
Signature of Debtor 1	Signature of Debtor	2
Date 12 / 13 /2016	Date	<u> </u>
tates (DO)		

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Debtor 1	Sade	Shanay	Green	Case Number (if known)	
	First Name	Middle Name	Last Name		
	hin 2 years before you titutions, creditors, or c		you give a financial statement	to anyone about your business? Include all fin	ancial
	No.				
	Yes. Fill in the details.	•			
_	•	Date is	sued		
Part 12	Sign Below				
in co	Signature of Debtor 1	iptcy case can result in	fines up to \$250,000, or impriso Signature of	ng property, or obtaining money or property by nament for up to 20 years, or both.	
	Date 17 / 13 /20	016 YY	Date	/ DD / YYYY	
		ve.	(
Did	you attach additional pa	ages to Your Statement	of Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?	
	No				
	Yes				,
Did	you pay or agree to pay	someone who is not ar	attorney to help you fill out ba	nkruptcy forms?	
	No				
_	Yes. Name of person _			Attach the Bankruptcy Petition Preparer's I Declaration, and Signature (Of	
*				Dodd alon, and dignotare (of	

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DiscLaimer Page 62. DiscLaimer Debtors have read of 65 and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt, b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACQUIRATEIN

/2016 Dated:

Sade Shanay Green

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Sade Shanay Green / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12 / 13 /2016

Sade Shanay Green

X Date & Sign

B 1D (Official Form 1, Exh.D)(12/08)

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Part 4:		Sign Below
	Z	signing here

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Sade Shanay Green

Date: 1 / /2 /2016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Sade Shanay Green / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12 / 13 /2016

Sade Shanay Green

X Date & Sign

Dated: 17/6/2016

Attorney: Cecil Denard Scruggs

Form B 201A, Notice to Consumer Debtor(s)

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